

UNITED STATES BANKRUPTCY COURT
District of New Jersey

In Re: **Ramon P DeOcampo**
Kathleen T DeOcampo

Case No.: **17-34747**
Judge: **Hon. Michael B. Kaplan, USBJ**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

Original
 Motions Included

Modified/Notice Required
 Modified/No Notice Required

Date: **12/8/2017**

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney JMG Initial Debtor: RPD Initial Co-Debtor KTD

Part 1: Payment and Length of Plan

a. The debtor shall pay 1,100.00 Monthly to the Chapter 13 Trustee, starting on January 1, 2018 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- Future Earnings
- Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- Sale of real property
Description: _____
Proposed date for completion: _____
- Refinance of real property:
Description: _____
Proposed date for completion: _____
- Loan modification with respect to mortgage encumbering property:
Description: _____
Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Justin M. Gillman, Esq.	Attorney Fees	1,082.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Quickn Loans	175 Pulaski Avenue Sayreville, NJ 08872 Middlesex County	3,100.00	0.00	3,100.00	1,544.62

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the

allowed secured claim shall discharge the corresponding lien.

e. Surrender ■ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan □ NONE

The following secured claims are unaffected by the Plan:

Creditor
Ally Financial
Midlsex Inv

g. Secured Claims to be Paid in Full Through the Plan □ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
Shellpoint Mortgage Servicing	175 Pulaski Avenue Sayreville, NJ 08872	
	Middlesex County	55,084.14

Part 5: Unsecured Claims ■ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- Not less than \$____ to be distributed *pro rata*
- Not less than ____ percent
- Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases X NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions X NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service*, *Notice of Chapter 13 Plan Transmittal* and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon Confirmation
- Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee is, ■ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below **why** the plan is being modified: _____ | Explain below **how** the plan is being modified: _____

Are Schedules I and J being filed simultaneously with this Modified Plan? Yes No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date November 28, 2017

/s/ Justin M. Gillman, Esq.

Justin M. Gillman, Esq.

Attorney for the Debtor

/s/ Ramon P DeOcampo

Ramon P DeOcampo

Debtor

Date: November 28, 2017

/s/ Kathleen T DeOcampo

Kathleen T DeOcampo

Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date November 28, 2017

/s/ Justin M. Gillman, Esq.

Justin M. Gillman, Esq.

Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: November 28, 2017

/s/ Ramon P DeOcampo

Ramon P DeOcampo

Debtor

Date: November 28, 2017

/s/ Kathleen T DeOcampo

Kathleen T DeOcampo

Joint Debtor

Certificate of Notice Page 7 of 10
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ramon P DeOcampo
 Kathleen T DeOcampo
 Debtors

Case No. 17-34747-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 4
 Total Noticed: 89

Date Rcvd: Dec 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2017.

db/jdb +Ramon P DeOcampo, Kathleen T DeOcampo, 175 Pulaski Avenue, Sayreville, NJ 08872-1252
 517219745 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
 517219741 +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
 517219751 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 517219750 +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 517219752 +Chase Mtg, P.o. Box 24696, Columbus, OH 43224-0696
 517219755 +Citibank / Sears, Po Box 6282, Sioux Falls, SD 57117-6282
 517219754 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
 517219757 +Citibank/Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 517219756 +Citibank/Best Buy, Centralized Bk/Citicorp Credit Svcs, Po Box 790040, St Louis, MO 63179-0040
 517219759 +Citicards Cbna, Po Box 6241, Sioux Falls, SD 57117-6241
 517219758 +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
 517219762 +CitiFinancia, 605 Munn Road, Fort Mill, SC 29715-8421
 517219760 +CitiFinancia, Attn: Bankruptcy, 605 Munn Dr, Fort Mill, SC 29715-8421
 517219765 +Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
 517219764 +Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 517219766 +Comenity Capital Bank/HSN, Po Box 182125, Columbus, OH 43218-2125
 517219767 +Comenity Capital Bank/HSN, 995 W 122nd Ave, Westminster, CO 80234-3417
 517219768 +Comenity Capital/blair, Po Box 182125, Columbus, OH 43218-2125
 517219769 +Comenity Capital/blair, Po Box 182120, Columbus, OH 43218-2120
 517219770 +Comenitycapital/boscov, Po Box 182120, Columbus, OH 43218-2120
 517219771 +Comenitycapital/overst, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
 517219772 +Comenitycapital/overst, Po Box 182120, Columbus, OH 43218-2120
 517219773 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, Attn: Bankruptcy, Po Box 81577, Austin, TX 78708)
 517219774 +Dell Financial Services, Po Box 81607, Austin, TX 78708-1607
 517219779 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 517219780 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
 517219781 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
 517219783 +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
 517219792 +Leroys Jewelers, Sterling Jewelers, Inc/Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
 517219794 +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
 517219797 +Midsex Inv, 616 Highway 18, East Brunswick, NJ 08816-3707
 517219800 +Northland Group, PO Box 390905, Minneapolis, MN 55439-0905
 517219823 +PayPal Credit, PO Box 5138, Timonium, MD 21094-5138
 517219822 +PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
 517219826 +Shellpoint Mortgage Servicing, 75 Beattie Pl Ste 300, Greenville, SC 29601-2138
 517219825 +Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
 517219849 +TD Retail Card Services, 1000 MacArthur Blvd, Mahwah, NJ 07430-2035
 517219848 +TD Retail Card Services, Attn: Bankruptcy, 1000 MacArthur Blvd, Mahwah, NJ 07430-2035
 517219851 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054)
 517219846 +Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
 517219847 +Target, Po Box 673, Minneapolis, MN 55440-0673
 517219852 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
 517219853 +Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225
 517219854 +Verizon, Po Box 650584, Dallas, TX 75265-0584
 517219858 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
 517219855 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 517219862 +Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
 517219861 +Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
 517219863 Wffnb Retail, Cscl Dispute Team, Des Moines, IA 50306
 517219864 +William E. Brewer, Esq., PO Box 1001, Marmora, NJ 08223-5001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 22 2017 22:15:46 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 22 2017 22:15:41 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517219732 +E-mail/Text: ally@ebn.phinsolutions.com Dec 22 2017 22:15:01 Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
 517219733 +E-mail/Text: ally@ebn.phinsolutions.com Dec 22 2017 22:15:01 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300

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Total Noticed: 89

Date Rcvd: Dec 22, 2017

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(continued)

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American General Financial/Springleaf Fi, Springleaf Financial/Attn: Bankruptcy De,
Po Box 3251, Evansville, IN 47731-3251
517219737 +E-mail/PDF: cbp@onemainfinancial.com Dec 22 2017 22:17:39
American General Financial/Springleaf Fi, 1692 Oak Tree Rd, Edison, NJ 08820-2853
517219740 +E-mail/Text: cms-bk@cms-collect.com Dec 22 2017 22:15:28 Capital Management Services LP,
698 1/2 South Ogden Street, Buffalo, NY 14206-2317
517219749 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Dec 22 2017 22:17:34
Capital One Auto Finance, 3901 Dallas Pkwy, Plano, TX 75093-7864
517219777 +E-mail/Text: mrdiscren@discover.com Dec 22 2017 22:15:03 Discover Financial, Po Box 15316,
Wilmington, DE 19850
517230549 +E-mail/Text: mrdiscren@discover.com Dec 22 2017 22:15:03 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517219775 +E-mail/Text: mrdiscren@discover.com Dec 22 2017 22:15:03 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025
517219785 +E-mail/Text: BKRMailOPS@weltman.com Dec 22 2017 22:15:33 Jared-galleria Of Jwlr,
375 Ghent Rd, Fairlawn, OH 44333-4601
517219786 +E-mail/Text: bnckohlsnotices@becket-lee.com Dec 22 2017 22:15:08 Kohls/Capital One,
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517219787 +E-mail/Text: bnckohlsnotices@becket-lee.com Dec 22 2017 22:15:08 Kohls/Capital One,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517219788 +E-mail/Text: bk@lendingclub.com Dec 22 2017 22:16:20 Lending Club Corp, 71 Stevenson St,
Suite 300, San Francisco, CA 94105-2985
517219793 +E-mail/Text: BKRMailOPS@weltman.com Dec 22 2017 22:15:33 Leroy's Jewelers, 375 Ghent Rd,
Akron, OH 44333-4601
517219798 +E-mail/PDF: pa_dc_claims@navient.com Dec 22 2017 22:17:32 Navient,
Navient US Dept of Ed Loan Servicing, Po Box 9635, Wilkes-Barr, PA 18773-9635
517219799 +E-mail/PDF: pa_dc_claims@navient.com Dec 22 2017 22:17:31 Navient, 11100 Usa Pkwy,
Fishers, IN 46037-9203
517219802 +E-mail/PDF: cbp@onemainfinancial.com Dec 22 2017 22:17:13 Onemain, Po Box 1010,
Evansville, IN 47706-1010
517219813 +E-mail/PDF: cbp@onemainfinancial.com Dec 22 2017 22:17:39 Onemain Financial,
6801 Colwell Blvd, Irving, TX 75039-3198
517219804 +E-mail/PDF: cbp@onemainfinancial.com Dec 22 2017 22:17:26 Onemain Financial,
Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
517219824 +E-mail/Text: bankruptcyteam@quickenloans.com Dec 22 2017 22:16:07 Quicken Loans,
1050 Woodward Ave, Detroit, MI 48226-1906
517219827 +E-mail/PDF: cbp@onemainfinancial.com Dec 22 2017 22:17:13 Springleaf Financial S,
4000 Route 130 Ste 12, Delran, NJ 08075
517219828 +E-mail/PDF: geccsedi@recoverycorp.com Dec 22 2017 22:17:29 Syncb/home Design Ami,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517219829 +E-mail/PDF: geccsedi@recoverycorp.com Dec 22 2017 22:17:29 Syncb/home Design Ami,
C/o Po Box 965036, Orlando, FL 32896-0001
517219830 +E-mail/PDF: geccsedi@recoverycorp.com Dec 22 2017 22:17:41 Syncb/modells, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
517219831 +E-mail/PDF: geccsedi@recoverycorp.com Dec 22 2017 22:17:15 Syncb/modells, Po Box 965005,
Orlando, FL 32896-5005
517221275 +E-mail/PDF: geccsedi@recoverycorp.com Dec 22 2017 22:17:16 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517219832 +E-mail/PDF: geccsedi@recoverycorp.com Dec 22 2017 22:17:42 Synchrony Bank/ JC Penneys,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517219834 +E-mail/PDF: geccsedi@recoverycorp.com Dec 22 2017 22:17:29 Synchrony Bank/ JC Penneys,
Po Box 965007, Orlando, FL 32896-5007
517219836 +E-mail/PDF: geccsedi@recoverycorp.com Dec 22 2017 22:17:41 Synchrony Bank/ Old Navy,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517219838 +E-mail/PDF: geccsedi@recoverycorp.com Dec 22 2017 22:17:41 Synchrony Bank/ Old Navy,
Po Box 965005, Orlando, FL 32896-5005
517219840 +E-mail/PDF: geccsedi@recoverycorp.com Dec 22 2017 22:17:42 Synchrony Bank/Amazon,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517219841 +E-mail/PDF: geccsedi@recoverycorp.com Dec 22 2017 22:17:29 Synchrony Bank/Amazon,
Po Box 965015, Orlando, FL 32896-5015
517219842 +E-mail/PDF: geccsedi@recoverycorp.com Dec 22 2017 22:17:29 Synchrony Bank/TJX,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517219843 +E-mail/PDF: geccsedi@recoverycorp.com Dec 22 2017 22:17:42 Synchrony Bank/TJX,
Po Box 965005, Orlando, FL 32896-5005
517219844 +E-mail/PDF: geccsedi@recoverycorp.com Dec 22 2017 22:17:29 Synchrony Bank/Walmart,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517219845 +E-mail/PDF: geccsedi@recoverycorp.com Dec 22 2017 22:17:42 Synchrony Bank/Walmart,
Po Box 965024, Orlando, FL 32896-5024

TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

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Form ID: pdf901

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Total Noticed: 89

Date Rcvd: Dec 22, 2017

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517219736* +American General Financial/Springleaf Fi, Po Box 3251, Evansville, IN 47731-3251 Springleaf Financial/Attn: Bankruptcy De,
517219738* +American General Financial/Springleaf Fi, 1692 Oak Tree Rd, Edison, NJ 08820-2853
517219739* +American General Financial/Springleaf Fi, 1692 Oak Tree Rd, Edison, NJ 08820-2853
517219746* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
517219747* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
517219748* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
517219742* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517219743* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517219744* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517219753* +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696
517219763* +Citicofinancia, 605 Munn Road, Fort Mill, SC 29715-8421
517219761* +Citicofinancia, Attn: Bankruptcy, 605 Munn Dr, Fort Mill, SC 29715-8421
517219778* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover Financial, Po Box 15316, Wilmington, DE 19850)
517219776* +Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517219782* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
517219784* +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
517219789* +Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
517219790* +Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
517219791* +Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
517219795* +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
517219796* +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
517219801* +Northland Group, PO Box 390905, Minneapolis, MN 55439-0905
517219803* +Onemain, Po Box 1010, Evansville, IN 47706-1010
517219814* +Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
517219815* +Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
517219816* +Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
517219817* +Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
517219818* +Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
517219819* +Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
517219820* +Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
517219821* +Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
517219805* +Onemain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
517219806* +Onemain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
517219807* +Onemain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
517219808* +Onemain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
517219809* +Onemain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
517219810* +Onemain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
517219811* +Onemain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
517219812* +Onemain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
517219833* +Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517219835* +Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
517219837* +Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517219839* +Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005
517219850* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408)
517219856* +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
517219857* +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
517219859* +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
517219860* +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218

TOTALS: 0, * 49, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: pdf901

Page 4 of 4
Total Noticed: 89

Date Rcvd: Dec 22, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Justin M Gillman on behalf of Debtor Ramon P DeOcampo abgillman@optonline.net,
r47252@notify.bestcase.com
Justin M Gillman on behalf of Joint Debtor Kathleen T DeOcampo abgillman@optonline.net,
r47252@notify.bestcase.com
U.S. Trustee USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 4